



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [MIDLAND FINANCIAL CO.](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [31,087,133](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIDLAND FINANCIAL CO.
501 NW GRAND BLVD
OKLAHOMA CITY, OK 73118

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	31,038,756			22,922,831			25,500,435			18,929,677			15,285,862																	
Net income (\$000)	423,324			134,739			382,278			279,457			275,442																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.34	2.65	90	2.90	2.84	50	3.18	2.77	74	3.10	3.01	48	3.32	3.08	60															
+ Non-interest income	1.08	1.11	55	0.87	1.14	38	0.79	1.21	34	0.77	1.32	30	1.08	1.31	47															
- Overhead expense	1.68	2.24	16	2.09	2.63	25	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51															
- Provision for credit losses	-0.06	-0.15	60	0.48	0.85	26	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2															
+ Securities gains (losses)	0	0.01	6	0	0.03	4	0	0.02	3	0	0.01	23	0	0	31															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	2.80	1.79	92	1.20	0.64	78	1.54	1.04	82	1.52	1.56	44	1.80	1.57	74															
Net operating income	2.73	1.36	96	1.18	0.48	89	1.50	0.81	93	1.48	1.19	81	1.80	1.24	93															
Net income	2.73	1.35	96	1.18	0.50	88	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93															
Net income (Subchapter S adjusted)	2.16	2.16	50	0.93	0.93	50	1.18	1.18	50	1.17	1.17	50	1.42	1.42	50															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	4.15	3.14	92	4.34	3.78	84	4.35	3.55	89	4.95	4.41	82	4.80	4.24	82															
Interest expense	0.59	0.27	90	1.21	0.66	89	0.94	0.52	89	1.55	1.08	82	1.12	0.86	73															
Net interest income (tax equivalent)	3.56	2.85	90	3.13	3.10	48	3.40	3.01	71	3.40	3.33	47	3.68	3.38	64															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.05	0.13	31	0.14	0.28	42	0.06	0.27	21	0.01	0.21	8	-0.17	0.22	1															
Earnings coverage of net loan and lease losses (X)	62.47	4.52	84	15.68	21.56	59	40.21	22.91	82	184.94	24.40	94	-13.36	21.75	8															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78	1.39	13	0.82	1.51	14	0.90	1.58	11	0.69	0.83	38	0.89	0.90	51															
Allowance for loan and lease losses / Total loans and leases	0.78	1.37	14	0.82	1.48	14	0.90	1.55	11	0.69	0.81	39	0.89	0.89	52															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.63	17	0.25	0.66	11	0.35	0.71	17	0.24	0.57	15	0.87	0.61	77															
30-89 days past due loans and leases / Total loans and leases	2.91	0.27	99	6.54	0.36	99	3.76	0.39	99	7.26	0.43	99	5.51	0.44	99															
Liquidity and Funding																														
Net noncore funding dependence	37.52	-1.82	96	36.15	6.94	92	40.31	3.20	94	39.22	14.45	91	39.30	16.62	91															
Net short-term noncore funding dependence	37.04	-8.21	99	30.98	-2.29	98	36.08	-4.76	99	-6.49	3.38	16	-9.77	4.66	13															
Net loans and leases / Total assets	81.14	59.81	96	76.88	63.21	88	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71															
Capitalization																														
Tier 1 leverage ratio	8.67	9.11	39	8.44	9.03	32	7.96	9.13	15	8.69	9.76	20	9.26	9.71	40															
Holding company equity capital / Total assets	8.34	10.88	13	6.55	11.06	3	6.83	11.16	3	7.99	12.43	5	9.83	12.22	15															
Total equity capital (including minority interest) / Total assets	8.34	11.01	12	6.55	11.18	1	6.83	11.29	2	7.99	12.57	3	9.83	12.27	14															
Common equity tier 1 capital / Total risk-weighted assets	17.58	12.69	92	15.03	12.01	86	15.64	12.38	85	14.57	12.17	83	13.22	12.12	75															
Net loans and leases / Equity capital (X)	9.73	5.51	96	11.74	5.78	97	11.73	5.58	98	8.80	5.21	94	7.36	5.29	88															
Cash dividends / Net income	4.37	25.30	13	70.24	60.26	67	21.12	42.30	21	12.08	33.12	14	34.73	27.31	65															
Cash dividends / Net income (Subchapter S adjusted)	-21.71	-21.71	50	61.66	61.66	50	-0.65	-0.65	50	-12.02	-12.02	50	17.36	17.36	50															
Growth Rates																														
Assets	27.67	9.29	93	21.23	17.07	67	28.84	16.68	82	33.34	9.26	91	16.97	7	86															
Equity capital	62.61	9.31	95	-7.61	6.16	10	10.05	6.99	71	8.43	10.49	56	13.56	7.89	79															
Net loans and leases	34.76	0.79	93	29.72	13.26	87	46.69	9.07	94	29.64	9.10	89	15.78	7.89	83															
Noncore funding	33.55	-23.76	96	-7.71	-2.41	43	19.06	-12.18	86	35.95	6.59	87	25.14	10.67	77															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	1.48	11.05	27	1.14	13.39	27	1.96	13.56	25	1.04	13.04	29	1.24	13.37	32															
Equity investment in subsidiaries / Equity capital	100.09	103.07	39	99.80	103.11	30	99.94	102.81	33	99.83	103.22	31	99.76	103.10	34															
Cash from ops + noncash items + op expense / Op expense + dividends	97.19	130.64	33	101.55	154.33	34	106.20	147.24	26	111.45	190.27	22	111.68	174.91	23															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	546,239	404,913	918,806	761,215	584,695	34.90	125.08
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	546,239	404,913	918,806	761,215	584,695	34.90	125.08
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	546,239	404,913	918,806	761,215	584,695	34.90	125.08
Investment interest income (tax equivalent).....	48,864	45,865	99,000	66,071	48,789	6.54	225.04
Interest on balances due from depository institutions.....	29	472	495	2,763	12,242	-93.86	-92.75
Interest income on other earning assets.....	8,968	10,066	18,033	22,796	16,723	-10.91	56.54
Total interest income (tax equivalent).....	604,100	461,316	1,036,334	852,845	662,449	30.95	128.96
Interest on time deposits of \$250K or more	1,061	5,263	7,424	9,748	5,991	-79.84	
Interest on time deposits < \$250K.....	4,940	18,974	30,773	42,987	28,040	-73.96	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	19,816	38,740	63,955	55,003	16,779	-48.85	434.84
Interest on other borrowings and trading liabilities.....	60,523	65,752	122,654	158,816	104,001	-7.95	120.52
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	86,340	128,729	224,806	266,554	154,811	-32.93	90.12
Net interest income (tax equivalent).....	517,760	332,587	811,528	586,291	507,638	55.68	137.03
Non-interest income.....	167,283	99,184	200,690	146,335	165,190	68.66	219.02
Adjusted operating income (tax equivalent)	685,043	431,771	1,012,218	732,626	672,828	58.66	152.91
Overhead expense.....	260,629	239,296	504,312	444,821	405,993	8.91	51.91
Provision for credit losses.....	-9,052	54,454	115,371	1,538	-8,939		
Securities gains (losses)	-84	-124	-195	-148	-165		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	433,861	138,052	393,778	287,130	275,609	214.27	366.11
Applicable income taxes	10,469	3,226	11,334	7,507	0	224.52	
Tax equivalent adjustments	68	87	166	166	167	-21.84	-44.26
Applicable income taxes (tax equivalent).....	10,537	3,313	11,500	7,673	167	218.05	8536.89
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	423,324	134,739	382,278	279,457	275,442	214.18	355.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	423,324	134,739	382,278	279,457	275,442	214.18	355.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	423,324	134,739	382,278	279,457	275,442	214.18	355.38
Investment securities income (tax equivalent).....	48,864	45,865	99,000	66,071	48,789	6.54	225.04
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	45,453	41,415	92,127	53,228	36,354	9.75	293.06
All other securities	3,411	4,450	6,873	12,843	12,435	-23.35	-1.67
Cash dividends declared.....	18,511	94,641	80,729	33,758	95,661	-80.44	-71.67
Common	18,511	94,641	80,729	33,758	95,661	-80.44	-71.67
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.89	2.92	91	4.02	3.46	85	4.06	3.27	90	4.51	4	84	4.33	3.87	80
Less: Interest expense	0.56	0.25	90	1.12	0.61	89	0.88	0.48	89	1.41	0.98	80	1.01	0.79	73
Equals: Net interest income (tax equivalent)	3.34	2.65	90	2.90	2.84	50	3.18	2.77	74	3.10	3.01	48	3.32	3.08	60
Plus: Non-interest income	1.08	1.11	55	0.87	1.14	38	0.79	1.21	34	0.77	1.32	30	1.08	1.31	47
Equals: adjusted operating income (tax equivalent)	4.41	3.82	82	3.77	4.05	37	3.97	4.04	52	3.87	4.41	25	4.40	4.46	47
Less: Overhead expense	1.68	2.24	16	2.09	2.63	25	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51
Less: Provision for credit losses	-0.06	-0.15	60	0.48	0.85	26	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0	0.03	4	0	0.02	3	0	0.01	23	0	0	30
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.80	1.79	92	1.20	0.64	78	1.54	1.04	82	1.52	1.56	44	1.80	1.57	74
Less: Applicable income taxes (tax equivalent)	0.07	0.41	2	0.03	0.16	17	0.05	0.23	8	0.04	0.36	0	0	0.33	1
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	2.73	1.36	96	1.18	0.48	89	1.50	0.81	93	1.48	1.19	81	1.80	1.24	93
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.73	1.35	96	1.18	0.50	88	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93
Memo: Net income (last four quarters)	2.27	1.25	93	1.29	0.81	85	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93
Net income—BHC and noncontrolling (minority) interest	2.73	1.37	95	1.18	0.50	88	1.50	0.83	91	1.48	1.20	80	1.80	1.25	91
Margin Analysis															
Average earning assets / Average assets	93.74	93.15	58	92.73	91.74	64	93.52	92.32	68	91.07	91.05	52	90.23	91.48	31
Average interest-bearing funds / Average assets	74.04	62.32	84	79.64	65.48	89	77.36	64.06	89	79.31	65.57	90	71.37	65.56	76
Interest income (tax equivalent) / Average earning assets	4.15	3.14	92	4.34	3.78	84	4.35	3.55	89	4.95	4.41	82	4.80	4.24	82
Interest expense / Average earning assets	0.59	0.27	90	1.21	0.66	89	0.94	0.52	89	1.55	1.08	82	1.12	0.86	73
Net interest income (tax equivalent) / Average earning assets	3.56	2.85	90	3.13	3.10	48	3.40	3.01	71	3.40	3.33	47	3.68	3.38	64
Yield or Cost															
Total loans and leases (tax equivalent)	4.29	4.05	70	4.62	4.44	67	4.57	4.27	70	5.11	5.09	57	5.07	4.95	68
Interest-bearing bank balances	0.02	0.11	5	0.07	0.50	2	0.05	0.27	2	0.17	2.04	1	1.05	1.64	14
Federal funds sold and reverse repos	0	0.26	20	0	0.94	5	0	0.68	7		2.44			2.17	
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	4.15	3.11	92	4.34	3.74	85	4.35	3.51	90	4.95	4.36	84	4.80	4.20	85
Investment securities (tax equivalent)	2.87	1.80	95	2.66	2.51	66	2.81	2.25	86	2.99	2.76	73	3.20	2.68	83
US Treasury and agency securities (excluding mortgage-backed securities)		1.28			2.01			1.75			2.32		0	2.05	1
Mortgage-backed securities	2.98	1.56	98	2.47	2.33	65	2.78	2.05	94	2.46	2.61	29	2.92	2.50	90
All other securities	2.29	2.91	31	2.94	3.48	32	2.27	3.24	13	4.23	4.06	73	4.06	4.20	64
Interest-bearing deposits	0.36	0.24	75	1.26	0.70	89	0.89	0.53	85	1.54	1.10	80	0.96	0.81	71
Time deposits of \$250K or more	0.79	0.76	56	2.14	1.67	88	1.73	1.42	81	2.18	1.96	65	1.79	1.44	76
Time deposits < \$250K	0.45	0.72	21	1.90	1.58	76	1.43	1.36	55	2.34	1.82	82	1.86	1.29	87
Other domestic deposits	0.33	0.17	85	1.03	0.50	92	0.73	0.36	91	1.16	0.93	74	0.49	0.67	34
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	48	0.14	0.85	6	0.12	0.62	7	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities	1.43	1.31	55	1.86	1.62	65	1.66	1.50	60	2.44	2.38	55	2.08	2.28	43
All interest-bearing funds	0.75	0.40	88	1.41	0.92	85	1.14	0.74	83	1.78	1.49	73	1.42	1.19	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	167,283		99,184		200,690		146,335		165,190						
Fiduciary activities income	6,023		4,833		10,125		10,544		10,786						
Service charges on deposit accounts - domestic	9,107		7,891		16,683		19,929		19,634						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	834		737		1,526		1,831		1,808						
Insurance activities revenue.....	4		1		46		12		117						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	20,925		-55,425		-83,501		-65,461		32,992						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	110,317		120,005		215,813		142,191		62,995						
Other non-interest income.....	20,073		21,142		39,998		37,289		36,858						
Total overhead expenses	260,629		239,296		504,312		444,821		405,993						
Personnel expense.....	160,791		149,690		306,801		271,037		250,976						
Net occupancy expense.....	35,014		31,619		66,526		58,703		55,525						
Goodwill impairment losses	0		0		5,645		0		0						
Amortization expenses and impairment loss (other intangible assets).....	980		1,101		2,123		2,367		2,623						
Other operating expenses.....	63,844		56,886		123,217		112,714		96,869						
Fee income on mutual funds and annuities.....	829		735		1,523		1,831		1,808						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,916		2,839		2,862		2,691		2,699						
Average personnel expense per employee.....	55.14		52.73		107.20		100.72		92.99						
Average assets per employee.....	10,644.29		8,074.26		8,910.01		7,034.44		5,663.53						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.50	2.15	34	0.74	2.20	35	0.76	2.02	37	1.25	2.72	38	1.09	3.08	33
Overhead expenses / Net Interest Income + non-interest income	38.05	59.03	1	55.43	63.28	25	49.83	62.28	11	60.73	61.29	52	60.36	60.88	50
Percent of Average Assets															
Total overhead expense	1.68	2.24	16	2.09	2.63	25	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51
Personnel expense.....	1.04	1.25	25	1.31	1.31	52	1.20	1.30	42	1.43	1.41	50	1.64	1.44	73
Net occupancy expense.....	0.23	0.24	41	0.28	0.26	56	0.26	0.26	54	0.31	0.28	63	0.36	0.28	79
Other operating expenses.....	0.42	0.73	7	0.51	0.99	10	0.51	0.94	12	0.61	0.97	16	0.65	0.97	17
Overhead less non-interest income	0.60	1.10	13	1.22	1.36	41	1.19	1.25	43	1.58	1.32	65	1.58	1.38	62
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	38.05	58.45	1	55.42	62.83	28	49.82	61.82	13	60.72	60.64	55	60.34	60.37	51
Personnel expense.....	23.47	33.10	10	34.67	32.43	60	30.31	32.36	34	37	32.39	77	37.30	32.51	76
Net occupancy expense.....	5.11	6.33	30	7.32	6.65	62	6.57	6.58	51	8.01	6.52	76	8.25	6.48	80
Other operating expenses.....	9.46	18.60	1	13.43	23.06	7	12.94	22.28	5	15.71	21.20	16	14.79	20.90	10
Total non-interest income	24.42	28.18	44	22.97	27.40	41	19.83	28.83	32	19.97	29.23	32	24.55	28.50	47
Fiduciary activities income	0.88	2.24	38	1.12	2.10	42	1	2.09	41	1.44	1.97	49	1.60	2.14	51
Service charges on domestic deposit accounts	1.33	3.19	19	1.83	3.35	25	1.65	3.27	25	2.72	3.88	35	2.92	4.15	36
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0.12	2.52	17	0.17	2.64	17	0.15	2.46	17	0.25	3.54	18	0.27	3.42	19
Insurance activities revenue.....	0	0.37	25	0	0.39	26	0	0.41	28	0	0.47	24	0.02	0.47	34
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	3.05	0.55	92	-12.84	-0.20	1	-8.25	0.01	0	-8.94	0.28	0	4.90	0.65	96
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	16.10	3.83	93	27.79	2.89	97	21.32	3.92	93	19.41	1.86	98	9.36	1.61	96
Other non-interest income.....	2.93	9.26	7	4.90	9.31	26	3.95	9.65	16	5.09	10.04	20	5.48	9.86	22
Overhead less non-interest income	13.63	29.94	12	32.45	34.19	46	30	31.93	42	40.74	31.06	79	35.79	31.46	58
Applicable income taxes / Pretax net operating income (tax equivalent).....	2.41	21.54	1	2.34	18.39	6	2.88	18.63	4	2.61	20.56	1	0	19.04	2
Applicable income tax + TE / Pretax net operating income + TE	2.43	23.10	1	2.40	22.75	2	2.92	21.18	5	2.67	23.23	0	0.06	21.56	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	22,798,234	16,001,912	21,208,465	14,434,111	10,939,335	42.47	159.64
Commercial and industrial loans	2,409,386	2,588,636	2,518,381	1,612,483	1,417,258	-6.92	152.87
Loans to individuals	142,798	143,056	147,778	134,718	120,808	-0.18	67.48
Loans to depository institutions and acceptances of other banks	0	6,849	0	5,238	10,972	-100.00	-100.00
Agricultural loans	189	153	165	121	95	23.53	285.71
Other loans and leases	74,219	133,205	73,459	104,937	103,760	-44.28	-0.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	25,424,826	18,873,811	23,948,248	16,291,608	12,592,228	34.71	156.94
Less: Allowance for loan and lease losses	199,361	154,682	215,212	112,500	112,522	28.88	105.93
Net loans and leases	25,225,465	18,719,129	23,733,036	16,179,108	12,479,706	34.76	157.44
Debt securities that reprice or mature in over 1 year	3,053,867	3,430,552	3,328,374	2,802,167	1,282,143	-10.98	278.63
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	28,279,332	22,149,681	27,061,410	18,981,275	13,761,849	27.67	166.66
Interest-bearing bank balances	453,807	239,505	245,382	1,878,278	1,363,089	89.48	1371.92
Federal funds sold and reverse repos	0	100	100	0	0	-100.00	
Debt securities that reprice or mature within 1 year	274,411	243,882	267,346	268,208	279,636	12.52	11.45
Trading assets	0	0	0	0	0		
Total earning assets	29,012,503	22,637,835	27,578,737	21,133,522	15,418,075	28.16	166.61
Non-interest-bearing cash and due from depository institutions	136,605	215,764	253,379	185,254	174,144	-36.69	52.38
Premises, fixed assets, and leases	272,411	256,677	272,807	259,154	262,322	6.13	-1.06
Other real estate owned	14,969	12,543	12,495	18,341	20,888	19.34	-42.37
Investment in unconsolidated subsidiaries	574	702	633	655	532	-18.23	-7.27
Intangible and other assets	1,650,071	1,226,235	1,522,390	1,408,704	1,377,221	34.56	60.60
Total assets	31,087,133	24,349,756	29,640,441	23,005,630	17,253,182	27.67	152.72
Quarterly average assets	31,255,226	23,843,382	29,067,847	20,751,079	15,761,198	31.09	156.50
Average loans and leases (YTD)	25,476,933	17,530,023	20,093,153	14,882,509	11,543,039	45.33	155.68
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	25,424,826	18,873,811	23,948,248	16,291,608	12,592,228	34.71	156.94
Real estate loans secured by 1–4 family	16,268,704	9,716,213	14,841,463	8,369,656	5,423,023	67.44	243.23
Commercial real estate loans	6,513,448	6,264,731	6,346,718	6,048,577	5,498,867	3.97	61.55
Construction and land development	897,857	1,048,115	789,467	901,123	903,950	-14.34	43.52
Multifamily	511,070	582,092	525,308	610,740	480,384	-12.20	149.91
Nonfarm nonresidential	5,104,521	4,634,524	5,031,943	4,536,714	4,114,533	10.14	59.42
Real estate loans secured by farmland	16,082	20,968	20,284	15,878	17,445	-23.30	83.94
Total investment securities	3,333,231	3,679,101	3,600,219	3,076,136	1,575,280	-9.40	216.62
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	-100.00	
Municipal securities	10,512	14,217	11,588	14,132	12,503	-26.06	-40.19
Mortgage-backed securities	3,054,100	3,426,473	3,329,074	2,799,036	1,284,434	-10.87	274.24
Asset-backed securities	265,619	235,592	256,557	259,968	275,373	12.75	22.79
Other debt securities	3,000	2,819	3,000	3,000	2,970	6.42	7.30
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	3,237,234	3,584,281	3,504,806	2,981,883	1,481,947	-9.68	236.68
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	-100.00	
Municipal securities	10,512	14,217	11,588	14,132	12,503	-26.06	-40.19
Mortgage-backed securities	3,054,100	3,426,473	3,329,074	2,799,036	1,284,434	-10.87	274.24
Asset-backed securities	169,622	140,772	161,144	165,715	182,040	20.49	35.62
Other debt securities	3,000	2,819	3,000	3,000	2,970	6.42	7.30
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-12,730	-28,407	-27,155	-13,967	-5,705		
Available-for-sale securities appreciation (depreciation)	55,820	32,605	68,163	-13,010	-39,964	71.20	490.06
Structured notes, fair value	0	0	0	0	0		
Pledged securities	36,731	52,947	47,508	167,581	96,596	-30.63	397.10

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,239,948	4,601,630	5,304,994	3,336,752	3,290,798	13.87	165.25
NOW, ATS and transaction accounts	2,532,936	1,149,271	2,384,657	768,855	449,460	120.40	852.58
Time deposits less brokered deposits < \$250K	-852,784	790,423	-781,219	1,415,298	1,455,696		
MMDA and other savings accounts	10,061,420	7,596,522	9,120,437	5,902,533	3,178,991	32.45	287.30
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,981,520	14,137,846	16,028,869	11,423,438	8,374,945	20.11	209.21
Time deposits of \$250K or more	244,635	463,524	288,752	503,858	365,412	-47.22	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	250,000	415,000	0	0	0	-39.76	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	7,470,654	5,090,425	7,464,701	10,056	18,669	46.76	29587.86
Other borrowings w/remaining maturity over 1 year	38,254	1,052,326	947,425	8,604,142	6,581,025	-96.36	-99.14
Brokered deposits < \$250K	3,341,327	1,473,612	2,726,261	479,907	94,835	126.74	
Noncore funding	11,344,870	8,494,887	11,427,139	9,597,963	7,059,941	33.55	104.11
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	167,522	122,264	160,967	145,599	122,640	37.02	71.77
Total liabilities	28,493,912	22,754,997	27,616,975	21,167,000	15,557,526	25.22	155.61
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	7,807	7,807	7,807	7,807	7,807	0.00	0.00
Retained earnings	2,692,461	2,028,117	2,288,554	1,988,520	1,740,166	32.76	103.90
Accumulated other comprehensive income	-107,048	-441,166	-272,896	-157,698	-52,318		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,593,221	1,594,759	2,023,466	1,838,630	1,695,656	62.61	124.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,593,221	1,594,759	2,023,466	1,838,630	1,695,656	62.61	124.81
Total liabilities and capital	31,087,133	24,349,756	29,640,441	23,005,630	17,253,182	27.67	152.72
Memoranda							
Non-interest-bearing deposits	5,239,948	4,601,631	5,304,995	3,336,752	3,290,798	13.87	165.25
Interest-bearing deposits	15,327,534	11,473,351	13,738,887	9,070,451	5,544,394	33.59	232.54
Total deposits	20,567,482	16,074,982	19,043,882	12,407,203	8,835,192	27.95	212.35
Long-term debt that reprices within 1 year	0	0	0	8,585,000	6,560,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,023,466	1,838,630	1,838,630	1,695,656	1,493,243		
Accounting restatements	0	0	0	3,719	0		
Net income	423,324	134,739	382,278	279,457	275,442		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	18,511	94,641	80,729	33,758	95,661		
Change in other comprehensive income	165,848	-283,467	-115,198	-105,380	22,632		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-906	-502	-1,515	-1,064	0		
Holding company equity capital, ending balance	2,593,221	1,594,759	2,023,466	1,838,630	1,695,656		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	73.34	36.32	98	65.72	36.22	94	71.55	36.22	97	62.74	37.78	92	63.40	37.19	94
Commercial and industrial loans	7.75	12.25	21	10.63	14.99	26	8.50	13.52	23	7.01	12.02	23	8.21	12.85	28
Loans to individuals	0.46	3.48	25	0.59	3.53	31	0.50	3.40	27	0.59	4.20	25	0.70	4.31	27
Loans to depository institutions and acceptances of other banks	0	0.01	32	0.03	0.04	80	0	0.03	31	0.02	0.04	76	0.06	0.05	84
Agricultural loans.....	0	0.21	26	0	0.20	25	0	0.19	24	0	0.24	23	0	0.30	25
Other loans and leases.....	0.24	4.22	7	0.55	4.66	8	0.25	4.63	5	0.46	5.01	7	0.60	5	9
Net loans and leases.....	81.14	59.81	96	76.88	63.21	88	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71
Debt securities over 1 year.....	9.82	17.61	21	14.09	14.01	50	11.23	15.55	31	12.18	14.60	36	7.43	14.63	15
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	90.97	78.32	97	90.96	78.43	97	91.30	78.16	98	82.51	79.65	38	79.76	79.97	27
Interest-bearing bank balances	1.46	9.11	6	0.98	6.78	7	0.83	7.51	5	8.16	3.06	88	7.90	3.04	85
Federal funds sold and reverse repos	0	0.52	28	0	0.86	57	0	0.82	55	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.88	1.53	42	1	1.83	44	0.90	1.68	38	1.17	1.91	49	1.62	1.96	63
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	93.33	91.43	71	92.97	90.72	75	93.04	91.05	74	91.86	89.53	73	89.36	89.74	45
Non-interest cash and due from depository institutions.....	0.44	1.01	10	0.89	1.08	34	0.85	1.07	34	0.81	1.14	24	1.01	1.21	36
Other real estate owned.....	0.05	0.02	87	0.05	0.03	82	0.04	0.02	78	0.08	0.03	89	0.12	0.04	90
All other assets.....	6.23	7.50	36	6.14	8.16	27	6.10	7.82	29	7.33	9.27	28	9.63	8.98	58
Memoranda															
Short-term investments	2.34	12.01	5	1.99	10.58	5	1.73	11.17	3	9.33	7.63	69	9.52	7.80	72
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.03	1.72	21	0.06	1.45	24	0.04	1.69	22	0.06	1.34	26	0.07	1.62	25
Mortgage-backed securities	9.82	12.97	37	14.07	11.11	67	11.23	11.75	48	12.17	11.44	54	7.44	11.13	25
Asset-backed securities	0.85	0.38	80	0.97	0.27	83	0.87	0.32	81	1.13	0.28	84	1.60	0.33	89
Other debt securities	0.01	0.52	28	0.01	0.39	32	0.01	0.42	31	0.01	0.39	34	0.02	0.41	36
Loans held-for-sale.....	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	81.79	59.85	96	77.51	63.46	90	80.80	61.72	93	70.82	63.50	64	72.98	63.93	71
Real estate loans secured by 1–4 family	52.33	11.69	98	39.90	12.29	97	50.07	11.91	98	36.38	13.29	96	31.43	13.46	95
Revolving	0.80	1.45	37	1.15	1.80	42	0.87	1.66	35	1.13	2.07	38	1.27	2.27	40
Closed-end, secured by first liens	51.39	9.84	98	38.45	9.99	98	49	9.81	98	34.88	10.69	96	29.67	10.57	95
Closed-end, secured by junior liens	0.14	0.20	49	0.30	0.26	67	0.20	0.22	59	0.37	0.28	70	0.49	0.31	75
Commercial real estate loans	20.95	22.48	43	25.73	21.90	54	21.41	22.22	44	26.29	22.23	53	31.87	21.58	72
Construction and land development.....	2.89	3.35	47	4.30	3.32	64	2.66	3.40	45	3.92	3.44	61	5.24	3.51	74
Multifamily.....	1.64	3.31	31	2.39	3.07	48	1.77	3.12	37	2.65	3.01	52	2.78	2.72	62
Nonfarm nonresidential	16.42	14.81	56	19.03	14.50	65	16.98	14.72	55	19.72	14.69	64	23.85	14.44	77
Real estate loans secured by farmland.....	0.05	0.34	45	0.09	0.33	50	0.07	0.33	48	0.07	0.36	47	0.10	0.41	56

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	89.67	59.66	96	84.78	55.37	93	88.56	57.15	96	88.60	57.46	96	86.87	56.49	94
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.67	59.66	96	84.78	55.37	93	88.56	57.15	96	88.60	57.46	96	86.87	56.49	94
Real estate loans secured by 1–4 family.....	63.99	19.82	97	51.48	19.50	97	61.97	19.43	98	51.37	20.75	96	43.07	21.10	94
Revolving	0.98	2.42	29	1.48	2.79	31	1.08	2.64	29	1.60	3.15	32	1.75	3.50	35
Closed-end.....	63.01	17.22	98	50	16.49	97	60.89	16.59	98	49.77	17.39	96	41.32	17.39	94
Commercial real estate loans	25.62	36.54	29	33.19	32.96	45	26.50	34.63	31	37.13	33.52	49	43.67	32.14	64
Construction and land development.....	3.53	5.50	40	5.55	4.97	60	3.30	5.26	39	5.53	5.09	59	7.18	5.20	71
1–4 family.....	0.75	1.11	54	0.92	0.93	59	0.78	0.93	55	1.01	0.94	63	0.97	1.02	58
Other.....	2.78	4.33	36	4.63	3.90	60	2.52	4.19	32	4.52	4.02	61	6.21	4.05	75
Multifamily.....	2.01	5.34	25	3.08	4.72	40	2.19	4.96	27	3.75	4.69	46	3.81	4.10	56
Nonfarm nonresidential	20.08	24.14	37	24.56	21.76	55	21.01	22.93	42	27.85	22.15	64	32.68	21.40	74
Owner-occupied.....	7.17	8.14	48	8.66	7.38	59	7.36	7.68	53	9.96	7.72	63	11.43	8.03	68
Other.....	12.91	15.71	36	15.90	14.16	57	13.65	14.95	42	17.88	14.34	62	21.24	13.38	78
Real estate loans secured by farmland.....	0.06	0.59	41	0.11	0.52	48	0.08	0.54	43	0.10	0.55	46	0.14	0.63	53
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0.04	0.07	78	0	0.06	31	0.03	0.11	75	0.09	0.12	81
Commercial and industrial loans	9.48	20.98	11	13.72	23.90	15	10.52	22.17	11	9.90	19.53	19	11.26	20.32	20
Loans to individuals	0.56	6.28	21	0.76	6.11	26	0.62	6.13	22	0.83	7.13	21	0.96	7.36	21
Credit card loans	0.09	0.51	62	0.14	0.64	63	0.11	0.65	61	0.19	0.81	59	0.25	1.02	59
Agricultural loans.....	0	0.37	25	0	0.31	24	0	0.32	24	0	0.37	24	0	0.46	25
Other loans and leases.....	0.29	8.03	6	0.71	8.93	8	0.31	9.09	5	0.64	9.85	6	0.82	9.66	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	805.01	383.17	97	756.46	392.62	97	868.14	381.27	99	760.48	391.26	96	709.05	379.80	96
Real estate loans secured by 1–4 family.....	574.45	124.52	98	459.32	133.24	97	607.52	125.03	98	440.96	138.18	97	351.50	137.84	95
Revolving	8.79	15.53	39	13.18	19.64	43	10.58	17.42	42	13.76	21.26	41	14.25	23.33	40
Closed-end.....	565.67	107.53	98	446.13	112.01	97	596.93	106.14	98	427.21	115.20	96	337.25	112.79	96
Commercial real estate loans	229.99	238.21	45	296.15	237.30	59	259.79	234.65	52	318.68	229.44	68	356.42	219.72	80
Construction and land development.....	31.70	35.52	48	49.55	35.78	69	32.32	35.62	50	47.48	34.95	66	58.59	35.36	76
1–4 family.....	6.75	7.06	60	8.25	6.74	62	7.66	6.34	62	8.71	6.61	64	7.94	7.04	61
Other.....	24.95	28.07	46	41.30	27.86	70	24.66	28.16	48	38.77	27.32	68	50.65	27.26	83
Multifamily.....	18.05	34.78	33	27.52	33.28	49	21.50	32.74	39	32.18	31.04	61	31.14	27.85	65
Nonfarm nonresidential	180.24	157.17	58	219.09	157.33	69	205.98	155.06	64	239.02	152.10	76	266.69	147.22	84
Owner-occupied.....	64.34	52.65	64	77.24	53.29	70	72.18	52.37	70	85.53	53.07	79	93.29	54.89	77
Other.....	115.90	102.08	56	141.85	101.60	66	133.80	100.54	65	153.49	97.41	72	173.40	91.80	85
Real estate loans secured by farmland.....	0.57	3.59	44	0.99	3.50	49	0.83	3.44	46	0.84	3.60	48	1.13	4.02	56
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.32	0.38	81	0	0.28	31	0.28	0.44	79	0.71	0.54	83
Commercial and industrial loans	85.08	127.07	28	122.37	159.86	32	103.09	139.91	32	84.96	122.02	33	91.86	128.82	36
Loans to individuals	5.04	35.29	25	6.76	38.40	31	6.05	37.47	29	7.10	43.51	27	7.83	42.67	29
Credit card loans	0.84	2.61	63	1.23	3.43	63	1.11	3.30	64	1.61	4.34	61	2.03	5.31	64
Agricultural loans.....	0.01	2.01	25	0.01	2.03	25	0.01	1.88	25	0.01	2.18	25	0.01	2.72	25
Other loans and leases.....	2.62	46.75	7	6.30	51.14	11	3.01	49.54	5	5.53	52.44	7	6.73	51.79	10
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.27	28.84	26	25.87	26.07	49	20.12	27.32	31	28.16	26.45	50	33.41	24.79	67
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	172.96	187.37	45	230.78	186.18	60	197.23	183.76	52	241.74	178.57	66	272.68	167.93	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	237.30	244.59	45	308.02	244.21	62	269.41	240.85	52	327.27	236.10	70	365.97	225.98	81

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.34	12.01	5	1.99	10.58	5	1.73	11.17	3	9.33	7.63	69	9.52	7.80	72
Liquid assets	11.70	28.17	9	15.91	24.60	24	12.89	26.22	15	21.10	22.44	57	16.28	22.72	37
Investment securities	10.72	19.64	17	15.11	16.55	44	12.15	17.85	30	13.37	16.99	36	9.13	17.27	11
Net loans and leases	81.14	59.81	96	76.88	63.21	88	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71
Net loans, leases and standby letters of credit	81.38	60.62	95	77.16	64.12	87	80.32	62.48	93	70.62	64.84	58	72.82	65.07	70
Core deposits	54.63	74.75	10	58.06	68.08	20	54.08	70.67	15	49.65	63.09	20	48.54	62.13	21
Noncore funding	36.49	10.89	94	34.89	16.68	85	38.55	14.13	90	41.72	19.36	87	40.92	21.34	84
Time deposits of \$250K or more	0.79	1.81	25	1.90	2.56	46	0.97	2.11	24	2.19	2.94	45	2.12	2.89	42
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.80	1.20	56	1.70	1.49	68	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.80	0.52	65	1.70	0.52	78	0	0.54	22	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	24.03	0.99	98	20.91	2.06	97	25.18	1.24	99	0.04	3.01	12	0.11	3.67	9
Earning assets that reprice within 1 year	16.67	38.93	6	20.09	39.71	8	16.21	39.38	4	29.13	39.29	21	34.32	40.29	31
Interest-bearing liabilities that reprice within 1 year	7.93	7.04	73	9.73	9.42	64	6.16	8.20	45	8.45	10.19	45	5.80	10.01	27
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	37.32	0.96	98	38.02	1.34	98
Net assets that reprice within 1 year	8.74	30.25	10	10.36	28.34	11	10.04	29.11	12	-16.64	26.63	1	-9.50	27.38	1
Other Liquidity and Funding Ratios															
Net noncore funding dependence	37.52	-1.82	96	36.15	6.94	92	40.31	3.20	94	39.22	14.45	91	39.30	16.62	91
Net short-term noncore funding dependence	37.04	-8.21	99	30.98	-2.29	98	36.08	-4.76	99	-6.49	3.38	16	-9.77	4.66	13
Short-term investment / Short-term noncore funding	6.50	284.81	2	6.58	138.95	1	4.99	184.19	0	235.22	77.77	92	553.72	66.46	97
Liquid assets - short-term noncore funding / Nonliquid assets	-27.58	34.02	0	-16.97	23.27	3	-25.02	28.18	1	-21.71	16.97	71	17.39	16.04	64
Net loans and leases / Total deposits	122.65	74.66	96	116.45	82.84	93	124.62	79.43	95	130.40	90.31	93	141.25	90.08	96
Net loans and leases / Core deposits	148.55	81.17	95	132.40	93.70	91	148.06	88.34	94	141.63	103.93	88	149.01	105	89
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.48	0.84	7	-1.45	1.82	2	-1.22	1.57	1	-0.78	0.72	3	-0.40	-0.82	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.12	1.94	64	1.66	4.82	16	3.06	4.31	40	-0.73	1.36	0	-2.79	-1.98	29
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	2.88	13.42	46	2.58	12.14	48	2.65	11.38	47	3.06	12.67	47	5.92	16.19	38
Available-for-sale securities	97.12	84.66	58	97.42	85.75	55	97.35	87.23	53	96.94	85.40	55	94.08	81.88	65
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.32	8.87	20	0.39	9.39	22	0.32	9.83	21	0.46	7.75	24	0.79	9.16	27
Mortgage-backed securities	91.63	66.59	88	93.13	67.27	88	92.47	66.64	84	90.99	67.43	83	81.54	65.45	75
Asset-backed securities	7.97	2.05	86	6.40	1.68	83	7.13	1.91	85	8.45	1.66	88	17.48	2.05	93
Other debt securities	0.09	3.17	29	0.08	2.93	32	0.08	3.01	32	0.10	2.94	35	0.19	2.79	38
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	8.23	8.69	56	6.63	11.75	37	7.43	10.55	49	8.72	11.86	54	17.75	11.91	77
Debt securities 1 to 5 years	0.07	17.05	0	0.30	18.03	3	0.15	17.03	3	0.38	17.94	4	0.68	19.18	5
Debt securities over 5 years	91.55	72.17	85	92.94	66.01	90	92.30	69.86	85	90.71	66.02	88	80.71	64.73	66
Pledged securities	1.10	33.87	5	1.44	37.40	6	1.32	35.67	6	5.45	30.57	12	6.13	33.30	12
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	50.62	51.37	60	-74.15	146.89	0	-76.11	183.32	0	30.67	26.69	64	33.19	6.77	80
Investment securities	-9.40	33.34	8	61.90	14.17	92	17.04	23.62	45	95.28	11.75	95	4.55	9.42	51
Core deposits	20.11	16.88	71	56.46	25.99	91	40.32	26.88	86	36.40	11.23	91	11.69	7.29	75
Noncore funding	33.55	-23.76	96	-7.71	-2.41	43	19.06	-12.18	86	35.95	6.59	87	25.14	10.67	77

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,867,987	3,348,358	3,495,148	3,345,654	3,208,505
Commit: Secured commercial real estate loans	1,631,112	1,315,641	1,456,372	1,376,448	1,412,620
Commit: Unsecured real estate loans	79,315	94,894	88,405	130,708	122,411
Credit card lines (reported semiannually, June/Dec)	340,118	318,278	342,604	282,921	237,837
Securities underwriting	0	0	0	0	0
Standby letters of credit	72,195	70,204	74,698	66,470	84,105
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	3,013	4,790	609	1,422	540
Written options contracts (interest rate)	83,460	117,298	82,212	32,064	25,727
Purchased options contracts (interest rate)	60,000	60,000	60,000	20,000	20,000
Interest rate swaps	8,291,660	5,480,000	6,371,660	3,180,000	2,094,725
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
12.44	22.45	14	13.75	21.74	22	11.79	22.01	13	14.54	23.52	19	18.60	24.05	39	
0.23	0.67	21	0.29	0.72	26	0.25	0.71	24	0.29	0.84	26	0.49	0.92	38	
0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17	
0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39	
0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27	
0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29	
0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32	
0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34	
27.14	49.75	63	23.25	51.68	57	21.98	48.62	51	14.06	68.47	36	12.41	65.81	37	
27.14	35.96	67	23.25	36.85	60	21.98	34.36	54	14.06	47.31	38	12.41	43.84	40	
0.01	5.17	30	0.02	9.28	28	0	6.21	24	0.01	10.67	23	0	11.40	26	
0.27	1.82	35	0.48	2.30	38	0.28	2.18	31	0.14	2.47	27	0.15	2.16	32	
0.19	1.33	56	0.25	1.51	60	0.20	1.46	55	0.09	2.65	50	0.12	2.32	54	
26.67	20.67	74	22.51	22.27	66	21.50	20.83	62	13.82	28.86	46	12.14	26.74	45	
0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21	
0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23	
0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37	
0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37	
0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37	
0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31	
0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39	
0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34	
0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34	
0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.18	42.93	7	19.10	41.55	14	17.39	42.82	9	22.48	45.53	22	27.80	44.93	34

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	8,438,133	5,662,088	6,514,481	3,233,486	2,140,992
Interest rate contracts	8,438,133	5,662,088	6,514,481	3,233,486	2,140,992
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	3,013	4,790	609	1,422	540
Written options	83,460	117,298	82,212	32,064	25,727
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	83,460	117,298	82,212	32,064	25,727
Purchased options	60,000	60,000	60,000	20,000	20,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	60,000	60,000	60,000	20,000	20,000
Swaps	8,291,660	5,480,000	6,371,660	3,180,000	2,094,725
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	8,438,133	5,662,088	6,514,481	3,233,486	2,140,992
Interest rate contracts	8,438,133	5,662,088	6,514,481	3,233,486	2,140,992
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,351,660	5,540,000	6,431,660	3,200,000	2,114,976
One year or less	275,000	265,000	290,000	195,000	219,976
Over 1 year to 5 years	4,773,330	2,615,000	3,303,330	1,800,000	1,030,000
Over 5 years	3,303,330	2,660,000	2,838,330	1,205,000	865,000
Gross negative fair value (absolute value)	226,357	459,849	341,055	135,696	23,657
Gross positive fair value.....	78,646	2,087	15,574	7,440	31,573
Held for trading.....	0	0	0	0	0
Non-traded.....	78,646	2,087	15,574	7,440	31,573
Current credit exposure on risk-based capital derivative contracts	1,048	647	1,528	218	11,863
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.04	12.57	20	0.08	12.99	15	0.01	14.05	14	0.04	13.49	13	0.03	12.78	17
Written options	0.99	7.49	25	2.07	8.37	33	1.26	8.18	25	0.99	5.91	25	1.20	6.60	28
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.99	7.20	25	2.07	7.94	35	1.26	7.73	28	0.99	5.10	27	1.20	5.49	32
Purchased options	0.71	3.44	49	1.06	3.38	55	0.92	3.42	48	0.62	4.42	46	0.93	4.19	48
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.71	3.04	51	1.06	2.87	57	0.92	2.86	53	0.62	3.35	50	0.93	3.20	55
Swaps	98.26	71.23	85	96.78	69.92	81	97.81	68.76	85	98.35	69.75	86	97.84	70.34	84
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.98	91.87	66	97.84	89.91	62	98.73	91.48	64	98.96	93.86	63	98.78	94.47	60
One year or less	3.26	28.05	20	4.68	30.94	19	4.45	32.05	19	6.03	32.17	24	10.27	32.51	33
Over 1 year to 5 years	56.57	26.03	91	46.18	27.26	79	50.71	27.06	85	55.67	30.45	83	48.11	31.16	82
Over 5 years	39.15	30.08	61	46.98	28.48	72	43.57	29.56	67	37.27	28.09	64	40.40	28.71	64
Gross negative fair value (absolute value)	2.68	1.25	89	8.12	1.76	97	5.24	1.55	96	4.20	0.83	98	1.10	0.72	78
Gross positive fair value	0.93	1.68	21	0.04	2.69	3	0.24	2.23	5	0.23	1.19	8	1.47	0.85	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.05	82	0.23	0.07	88	0.15	0.07	86	0.08	0.06	85	0.02	0.06	52
Gross positive fair value (X)	0.03	0.07	47	0	0.11	7	0.01	0.09	17	0	0.07	22	0.02	0.06	60
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.03	0.01	83	0	0.02	23	0.01	0.02	50	0	0.01	57	0.02	0.01	88
Current credit exposure (X)	0	0.05	13	0	0.08	15	0	0.06	14	0	0.05	12	0.01	0.04	44
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.63	13	0	1.03	15	0.01	0.85	14	0	0.73	12	0.11	0.53	48

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		215,212		112,500		112,500		112,522		101,518	
Gross losses		8,930		13,526		18,020		7,439		12,760	
Write-downs, transfers to loans held-for-sale		0		0		0		0		0	
Recoveries		2,131		1,254		5,361		5,879		32,703	
Net losses		6,799		12,272		12,659		1,560		-19,943	
Provision for loan and lease losses		-9,052		54,454		115,371		1,538		-8,939	
Adjustments		0		0		0		0		0	
Ending balance		199,361		154,682		215,212		112,500		112,522	
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	-0.06	-0.14	62	0.48	0.85	26	0.45	0.51	44	0.01	0.15
Provision for loan and lease losses / Average loans and leases	-0.07	-0.25	68	0.62	1.37	21	0.57	0.82	34	0.01	0.24
Provision for loan and lease losses / Net loan and lease losses	-133.14	77.32	39	443.73	792.43	42	911.38	487.86	84	98.59	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78	1.39	13	0.82	1.51	14	0.90	1.58	11	0.69	0.83
Allowance for loan and lease losses / Total loans and leases	0.78	1.37	14	0.82	1.48	14	0.90	1.55	11	0.69	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	14.66	15.27	67	6.30	11.83	44	17	11.58	79	72.12	8.03
Allowance for loan and lease losses / Nonaccrual assets	328.14	318.67	69	386.75	321.01	73	284.91	299.17	60	424.86	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	2.45	260.68	0	3.78	244.42	1	2.43	244.34	0	4.27	151.73
Gross loan and lease losses / Average loans and leases	0.07	0.22	20	0.15	0.35	32	0.09	0.34	14	0.05	0.28
Recoveries / Average loans and leases	0.02	0.08	14	0.01	0.07	13	0.03	0.07	23	0.04	0.08
Net losses / Average loans and leases	0.05	0.13	31	0.14	0.28	42	0.06	0.27	21	0.01	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0
Recoveries / Prior year-end losses	11.83	16.12	41	16.86	15.46	62	72.07	33.98	89	46.07	36.22
Earnings coverage of net loan and lease losses (X)	62.47	4.52	84	15.68	21.56	59	40.21	22.91	82	184.94	24.40
Net Loan and Lease Losses By Type											
Real estate loans	0.02	0.03	65	0.01	0.03	40	0	0.04	26	-0.02	0.01
Real estate loans secured by 1–4 family	0	-0.01	57	0	0.01	36	0	0.01	39	0	0.01
Revolving	0	-0.05	62	-0.09	0.01	16	-0.05	0.01	18	0.15	0.02
Closed-end	0	-0.01	56	0	0.01	42	0	0	38	0	0
Commercial real estate loans	0.08	0.05	74	0.03	0.03	60	0.02	0.07	36	-0.05	0.01
Construction and land development	-0.01	0	32	-0.01	0	27	-0.03	0	22	-0.01	-0.01
1–4 family	0	0	57	0	0	59	0	0	59	0	0
Other	-0.01	-0.01	32	-0.01	0	23	-0.03	0	16	-0.01	-0.01
Multifamily	0	0.01	51	-0.01	0	15	-0.18	0	0	-0.01	0
Nonfarm nonresidential	0.11	0.07	74	0.04	0.05	58	0.04	0.11	49	-0.06	0.02
Owner-occupied	0	0.01	63	-0.01	0.02	3	-0.01	0.02	3	0	0.01
Other	0.10	0.06	78	0.05	0.03	75	0.05	0.08	63	-0.06	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01
Commercial and industrial loans	0.33	0.20	71	0.85	0.46	80	0.44	0.47	54	0.16	0.37
Loans to individuals	0.36	0.78	35	0.93	1.41	45	0.73	1.13	49	1.24	1.17
Credit card loans	1.89	2.18	36	4.94	3.43	77	3.63	2.92	65	4.99	3.11
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.08	37	-0.03	0.13	6	-0.03	0.15	6	-0.01	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	739,778		1,234,846		900,661		1,182,079		693,222						
90+ days past due loans and leases	8,072,974		4,055,136		8,773,771		2,614,072		1,394,136						
Nonaccrual loans and leases	55,802		35,328		71,038		20,719		88,746						
Total past due and nonaccrual loans and leases	8,868,554		5,325,310		9,745,470		3,816,870		2,176,104						
Restructured 30–89 days past due	0		139		64		264		839						
Restructured 90+ days past due	0		28		16		0		84						
Restructured nonaccrual	3,886		12,745		3,910		4,836		49,845						
Total restructured loans and leases	3,886		12,912		3,990		5,100		50,768						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	48,510		14,147		15,960		23,499		26,018						
Other real estate owned	14,969		12,543		12,495		18,341		20,888						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	4,953		4,667		4,499		5,760		13,501						
Total other assets past due and nonaccrual	4,953		4,667		4,499		5,760		13,501						
Percent of Loans and Leases															
30–89 days past due loans and leases	2.91	0.27	99	6.54	0.36	99	3.76	0.39	99	7.26	0.43	99	5.51	0.44	99
90+ days past due loans and leases	31.75	0.10	99	21.49	0.13	99	36.64	0.12	99	16.05	0.15	99	11.07	0.17	99
Nonaccrual loans and leases	0.22	0.58	12	0.19	0.61	10	0.30	0.66	17	0.13	0.51	10	0.70	0.54	73
90+ days past due and nonaccrual loans and leases	31.97	0.73	99	21.67	0.80	99	36.93	0.85	99	16.17	0.71	99	11.78	0.75	99
30–89 days past due restructured	0	0.01	19	0	0.01	39	0	0.01	34	0	0.01	36	0.01	0.02	52
90+ days past due restructured	0	0	30	0	0.01	57	0	0.01	58	0	0.01	29	0	0.01	61
Nonaccrual restructured	0.02	0.12	14	0.07	0.13	39	0.02	0.13	16	0.03	0.14	21	0.40	0.16	89
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	2.91	0.27	99	6.54	0.37	99	3.76	0.40	99	7.25	0.43	99	5.50	0.44	99
90+ days past due assets	31.75	0.10	99	21.48	0.13	99	36.63	0.12	99	16.04	0.15	99	11.06	0.18	99
Nonaccrual assets	0.24	0.59	13	0.21	0.62	11	0.32	0.67	17	0.16	0.53	12	0.81	0.57	79
30+ days past due and nonaccrual assets	34.89	1.04	99	28.23	1.21	99	40.71	1.29	99	23.46	1.19	99	17.37	1.26	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	26.16	0.43	99	16.82	0.49	99	29.86	0.52	99	11.48	0.44	99	8.67	0.48	99
90+ days past due and nonaccrual assets + other real estate owned	26.21	0.46	99	16.87	0.52	99	29.90	0.55	99	11.56	0.48	99	8.79	0.52	99
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.38	0.52	39	0.26	0.56	18	0.34	0.60	26	0.27	0.53	21	0.79	0.60	72
Allowance for loan and lease losses	59.83	67.93	50	40.20	65.48	25	46.27	66.66	34	55.84	115.41	21	121.38	118.28	57
Equity capital + allowance for loan and lease losses	4.27	4.43	56	3.55	4.83	35	4.45	4.97	48	3.22	4.28	39	7.55	4.79	80
Tier 1 capital + allowance for loan and lease losses	4.21	5.28	42	2.94	5.98	18	4.08	6.05	31	3.31	5.65	26	8.85	6.16	75
Loans and leases + other real estate owned	0.47	0.88	28	0.33	0.92	10	0.42	0.97	13	0.39	0.85	16	1.08	0.96	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		3.24	0.24	99	7.68	0.39	99	4.23	0.39	99	8.12	0.38	99	6.22	0.42	99
	90+ days past due		35.41	0.12	99	25.33	0.15	99	41.36	0.16	99	18.10	0.16	99	12.74	0.22	99
	Nonaccrual.....		0.23	0.65	18	0.15	0.63	11	0.30	0.76	18	0.13	0.46	14	0.37	0.57	36
Commercial and industrial	30–89 days past due		0.08	0.17	32	0.21	0.23	57	0.16	0.23	50	0.42	0.31	72	0.66	0.30	84
	90+ days past due		0.01	0.02	60	0.06	0.03	77	0.07	0.03	76	0.05	0.05	66	0.01	0.05	41
	Nonaccrual.....		0.14	0.64	12	0.46	0.75	37	0.31	0.75	23	0.08	0.83	12	3.38	0.76	97
Individuals	30–89 days past due		0.09	0.55	19	0.48	0.58	45	0.22	0.83	17	0.33	0.83	26	0.84	0.84	45
	90+ days past due		0.22	0.07	83	0.32	0.13	79	0.23	0.14	76	0.45	0.17	82	0.34	0.16	78
	Nonaccrual.....		0.02	0.18	33	0.05	0.22	37	0.10	0.28	41	0.09	0.17	49	0.05	0.23	32
Depository institution loans	30–89 days past due		0	0	0	0.03	45		0	0	0	0	0	47	0	0	47
	90+ days past due		0	0	0	0	49		0	0	0	0	0	49	0	0	47
	Nonaccrual.....		0	0	0	0	48		0	0	0	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0.01			0			0			0.07				0.01	
	90+ days past due		0			0			0			0			0		0
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06		
Other loans and leases	30–89 days past due		0	0.11	18	0.01	0.14	43	0	0.18	15	2.68	0.20	96	2.16	0.17	96
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	0.06	0.15	54	0	0.15	19	0.28	0.13	79	0.23	0.14	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	4.51	0.35	99	12.33	0.60	99	5.63	0.65	99	13.69	0.67	99	12.12	0.71	99
	90+ days past due	49.59	0.27	99	41.66	0.29	99	59.07	0.33	99	31.19	0.31	99	25.66	0.46	99
	Nonaccrual	0.03	0.82	4	0.05	0.84	4	0.03	0.89	4	0.06	0.73	4	0.16	0.86	11
Revolving	30–89 days past due	0.43	0.29	73	0.07	0.40	20	0.03	0.48	12	0.40	0.45	46	0.25	0.50	28
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.18	1.05	21	0.07	1.27	13	0.14	1.13	18	0.11	1	16	0.47	1.17	36
Closed-end	30–89 days past due	4.57	0.36	99	12.69	0.61	99	5.73	0.65	99	14.11	0.70	99	12.62	0.75	99
	90+ days past due	50.36	0.29	99	42.89	0.33	99	60.12	0.38	99	32.20	0.35	99	26.74	0.53	99
	Nonaccrual	0.03	0.77	4	0.05	0.81	4	0.03	0.87	3	0.06	0.70	5	0.14	0.84	13
Junior lien	30–89 days past due	0	0.01	24	0	0.02	23	0	0.02	24	0.01	0.02	27	0	0.03	20
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	16	0.01	0.05	30	0	0.04	18	0.01	0.04	29	0.02	0.06	34
Commercial real estate	30–89 days past due	0.06	0.14	40	0.49	0.23	82	0.95	0.26	92	0.44	0.18	89	0.43	0.17	86
	90+ days past due	0.08	0.01	90	0.08	0.02	88	0.07	0.02	86	0.03	0.03	69	0.04	0.03	75
	Nonaccrual	0.72	0.52	71	0.29	0.43	44	0.91	0.62	72	0.23	0.23	60	0.58	0.28	87
Construction and development	30–89 days past due	0.03	0.12	47	0.59	0.24	82	1.14	0.28	88	0.63	0.28	80	0.13	0.21	49
	90+ days past due	0.22	0.01	96	0.13	0.01	95	0.59	0.01	99	0	0.02	33	0.18	0.02	94
	Nonaccrual	0.50	0.36	77	0	0.25	11	0	0.41	11	0	0.20	27	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0.14	0.06	80	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.03	0.07	59	0.59	0.17	85	1.14	0.22	89	0.49	0.20	82	0.13	0.13	66
	90+ days past due	0.22	0	97	0.13	0	96	0.59	0	99	0	0.01	35	0.18	0.02	95
	Nonaccrual	0.50	0.29	79	0	0.18	14	0	0.35	12	0	0.17	31	0	0.15	15
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	1.02	0.08	98	0.26	0.10	79
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0.20	0.08	78	0.22	0.11	80	0.20	0.05	86	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.07	0.14	46	0.53	0.20	84	1.02	0.23	92	0.32	0.14	84	0.51	0.17	92
	90+ days past due	0.06	0.01	89	0.08	0.02	86	0	0.02	54	0.05	0.03	73	0.01	0.03	61
	Nonaccrual	0.83	0.66	66	0.36	0.55	44	1.13	0.80	68	0.28	0.28	57	0.78	0.30	88
Owner Occupied	30–89 days past due	0	0.04	25	0.09	0.07	64	0.11	0.07	72	0.11	0.07	71	0.10	0.09	59
	90+ days past due	0	0	34	0.08	0.01	95	0	0	67	0.05	0.01	82	0.01	0.01	74
	Nonaccrual	0.03	0.25	18	0.08	0.24	29	0.05	0.27	19	0.07	0.16	32	0.10	0.17	38
Other	30–89 days past due	0.07	0.09	64	0.44	0.11	88	0.91	0.14	93	0.21	0.07	87	0.41	0.07	94
	90+ days past due	0.06	0.01	91	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.80	0.40	80	0.28	0.24	66	1.08	0.44	84	0.21	0.10	80	0.68	0.13	97
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.36	0.63	25	0.70	0.90	37	0.87	0.95	40	1.27	1.19	51	1.77	1.22	83
	90+ days past due	1.29	0.39	93	1.74	0.76	82	1.28	0.63	81	2	0.78	87	1.31	0.73	73
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	7,808	7,808	7,808	7,808	7,808											
Retained earnings	2,692,461	2,028,117	2,288,554	1,988,520	1,740,166											
Accumulated other comprehensive income (AOCI)	-107,048	-441,165	-272,896	-157,698	-52,318											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,593,221	1,594,760	2,023,466	1,838,630	1,695,656											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	67,506	75,154	68,504	74,627	76,925											
Accumulated other comprehensive income-related adjustments	-107,048	-441,166	-272,896	-157,698	-52,318											
Other deductions from common equity tier 1 capital	95	95	95	95	95											
Subtotal:	2,632,668	1,960,677	2,227,763	1,850,196	1,584,387											
Adjustments and deductions for common equity tier 1 capital	0	0	0	64,658	154,091											
Common equity tier 1 capital	2,632,668	1,960,677	2,227,763	1,785,538	1,430,296											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	0	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	116	217											
Additional tier 1 capital	0	0	0	0	0											
Tier 1 Capital	2,632,668	1,960,677	2,227,763	1,785,538	1,430,296											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	187,576	163,114	178,717	124,899	127,646											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	187,576	163,114	178,717	124,899	127,646											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	16,751	24,417											
Tier 2 capital	187,576	163,114	178,717	108,148	103,229											
Exited advanced approach tier 2 capital																
Total capital	2,820,244	2,123,791	2,406,480	1,893,686	1,533,525											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	31,255,226	23,843,382	29,067,847	20,751,079	15,761,198											
Less: Deductions from common equity tier 1 capital	67,601	75,248	68,599	210,789	317,678											
Less: Other deductions	810,674	536,218	1,002,518	-16,215	-5,427											
Total assets for leverage ratio	30,376,951	23,231,916	27,996,730	20,556,505	15,448,947											
Total risk-weighted assets	14,978,014	13,047,270	14,246,806	12,253,344	10,820,258											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	17.58	12.66	92	15.03	11.98	86	15.64	12.35	86	14.57	12.11	83	13.22	12.09	75	
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A	17.58	13.44	89	15.03	12.72	83	15.64	13.08	83	14.57	12.78	78	13.22	12.85	66	
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A	18.83	15.42	87	16.28	14.77	80	16.89	15.23	79	15.45	14.36	73	14.17	14.45	60	
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage	8.67	9.11	39	8.44	9.03	32	7.96	9.13	15	8.69	9.76	20	9.26	9.71	40	
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
	1-Year	5-Year					
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	4	1	46	12	117	300.00	33.33
Other insurance activities income	4	1	46	12	117	300.00	33.33
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	153,817	154,942	155,642	151,712	146,781	-0.73	6.56

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income	0	0.37	25	0	0.39	26	0	0.41	28	0	0.47	24	0.02	0.47	34
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.43	11.54	28	7.32	11.35	36	6.37	11.03	34	7.99	11.51	38	9.51	10.22	45
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	12,491	15,124	13,043	16,505	18,217
Real estate loans.....	12,491	15,124	13,043	16,505	18,217
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets.....	12,491	15,124	13,043	16,505	18,217
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits.....	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0	0.64	34	0	0.93
Cost: Interest-bearing deposits.....		0.12		0.59	
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans		0.26		5.29	
Commercial and industrial loans		1.03		0.59	
Foreign governments and institutions		0		0	
Growth Rates					
Net loans and leases.....	-17.41	-1.19	23	-18.27	10.27
Total selected assets.....	-17.41	3.19	20	-18.27	5.10
Deposits		9.07		10.22	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		5,893,902	3,869,030	4,704,205	3,412,987	3,781,158	52.34	46.48
1–4 family residential loans		5,893,902	3,869,030	4,704,205	3,412,987	3,781,158	52.34	46.48
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		18.96	15.89	15.87	14.84	21.92		
1–4 family residential loans		18.96	15.89	15.87	14.84	21.92		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		69.97	58.51	67.31	58.47	54.87		
Home equity lines		0.79	1.23	0.90	1.33	1.34		
Credit card receivables.....		0.08	0.11	0.09	0.16	0.19		
Auto loans and other consumer loans.....		0.26	0.36	0.30	0.37	0.39		
Commercial and industrial loans		7.69	11.38	8.79	8.18	8.66		
All other loans and leases.....		21.21	28.41	22.60	31.50	34.55		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		9.01	5.87	9.23	4.18	3		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		281,819	512,793	368,753	400,897	438,616	-45.04	-31.36
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		281,819	512,793	368,753	400,897	438,616	-45.04	-31.36
90+ Days Past Due Securitized Assets								
1–4 family residential loans		1,095,814	667,343	1,125,368	510,043	490,206	64.21	124.36
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		1,095,814	667,343	1,125,368	510,043	490,206	64.21	124.36
Total past due securitized assets.....		1,377,633	1,180,136	1,494,121	910,940	928,822	16.74	53.24
Net Losses on Securitized Assets								
1–4 family residential loans		26	307	770	557	1,013	-91.53	-95.89
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		26	307	770	557	1,013	-91.53	-95.89

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.78	13.25	7.84	11.75	11.60
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	4.78	13.25	7.84	11.75	11.60
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	18.59	17.25	23.92	14.94	12.96
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	18.59	17.25	23.92	14.94	12.96
Total past due securitized assets percent of securitized assets	23.37	30.50	31.76	26.69	24.56
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.02	0.02	0.02	0.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.02	0.02	0.02	0.03
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	4.63	12.86	6.25	13.41	12.19
Home equity lines	0.43	0.07	0.03	0.40	0.25
Credit card receivables	0.36	0.70	0.87	1.27	1.77
Commercial and industrial loans	0.08	0.21	0.16	0.42	0.66
All other loans and leases	0.06	0.48	0.92	0.47	0.46
Total managed loans past due 30–89 days	3.26	7.68	4.43	8.03	6.91
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	41.81	35.44	51.29	27.09	20.94
Home equity lines	0	0	0	0	0
Credit card receivables	1.29	1.74	1.28	2	1.31
Commercial and industrial loans	0.01	0.06	0.07	0.05	0.01
All other loans and leases	0.08	0.08	0.07	0.03	0.04
Total managed loans past due 90+ days	29.28	20.76	34.55	15.85	11.51
Total Past Due Managed Assets	32.54	28.45	38.98	23.89	18.42
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0.02
Home equity lines	0	-0.09	-0.05	0.15	0
Credit card receivables	1.89	4.94	3.63	4.99	3.73
Commercial and industrial loans	0.33	0.85	0.44	0.16	-0.99
All other loans and leases	0.08	0.02	0.02	-0.05	-0.13
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.11	0.05	0.01	-0.12

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		31,265	104,906	101,239	52,648	115,122	-70.20	-70.60
Dividends		29,906	103,151	98,165	49,714	112,000	-71.01	-71.52
Interest		0	0	0	0	0		
Management and service fees		1,359	1,755	3,074	2,934	3,122	-22.56	0.15
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		241	238	472	465	433	1.26	2.99
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		241	238	472	465	433	1.26	2.99
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		31,506	105,144	101,711	53,113	115,555	-70.04	-70.44
Securities gains (losses)		0	0	0	0	0		
Other operating income		-9	15	15	80	146		
Total operating income		31,497	105,159	101,726	53,193	115,701	-70.05	-70.51
Operating Expenses								
Personnel expenses		8,590	4,899	10,531	9,205	8,235	75.34	125.76
Interest expense		449	266	529	572	626	68.80	2.05
Other expenses		6,436	4,720	10,380	9,545	9,195	36.36	5.91
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		15,475	9,885	21,440	19,322	18,056	56.55	49.92
Income (loss) before taxes		16,022	95,274	80,286	33,871	97,645	-83.18	-83.39
Applicable income taxes (credit)		0	0	0	0	0		
Extraordinary items								
Income before undistributed income of subsidiaries		16,022	95,274	80,286	33,871	97,645	-83.18	-83.39
Equity in undistributed income of subsidiaries		407,302	39,465	301,992	245,586	177,797	932.06	
Bank subsidiaries		407,302	39,465	301,992	245,586	177,797	932.06	
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		423,324	134,739	382,278	279,457	275,442	214.18	355.38
Memoranda								
Bank net income		437,208	142,616	400,157	295,300	289,797	206.56	330.87
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,595,477	98.34	1,591,504	98.42	2,022,300	97.65	1,835,667	1,691,581	63.08	140.67
Common and preferred stock		2,595,450	98.34	1,591,504	98.42	2,022,300	97.65	1,835,506	1,691,581	63.08	140.66
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		27	0	0	0	0	0	161	0	0	
Investment in nonbank subsidiaries		55	0	89	0.01	78	0	67	72	-38.20	-42.11
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		55	0	89	0.01	78	0	67	72	-38.20	-42.11
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		4,784	0.18	7,571	0.47	11,072	0.53	8,898	8,410	-36.81	-93.69
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		35,293	1.34	16,631	1.03	35,996	1.74	18,008	21,009	112.21	-0.79
Intangible assets		1,047	0.04	1,047	0.06	1,047	0.05	1,047	1,047	0.00	0.00
Other assets		2,559	0.10	167	0.01	458	0.02	199	275	1432.34	2538.14
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,639,215	100.00	1,617,009	100.00	2,070,951	100.00	1,863,886	1,722,394	63.22	121.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		38,254	1.45	18,200	1.13	39,758	1.92	19,142	21,025	110.19	9.10
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		7,740	0.29	3,945	0.24	7,653	0.37	6,114	5,688	96.20	213.23
Balance due to subsidiaries and related institutions		0	0	104	0.01	74	0	0	25	-100.00	-100.00
Total liabilities		45,994	1.74	22,249	1.38	47,485	2.29	25,256	26,738	106.72	22.42
Equity Capital		2,593,221	98.26	1,594,760	98.62	2,023,466	97.71	1,838,630	1,695,656	62.61	124.81
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1	0	1	0	1	0	1	1	0.00	0.00
Common surplus		7,807	0.30	7,807	0.48	7,807	0.38	7,807	7,807	0.00	0.00
Retained earnings		2,692,461	102.02	2,028,117	125.42	2,288,554	110.51	1,988,520	1,740,166	32.76	103.90
Accumulated other comprehensive income		-107,048	-4.06	-441,165	-27.28	-272,896	-13.18	-157,698	-52,318		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,639,215	100.00	1,617,009	100.00	2,070,951	100.00	1,863,886	1,722,394	63.22	121.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	27.88	12.64	96	13.01	4.33	95	17.58	7.29	96	12.65	9.68	84	13.31	10.40	84
Bank net income / Average equity investment in banks	36.85	12.37	96	17.25	4.55	98	22.79	7.45	97	16.98	10.51	89	17.90	11.19	90
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55				8.78
Bank net income / Parent net income	103.28	96.24	65	105.85	91.35	54	104.68	88.16	61	105.67	82.22	70	105.21	82.56	67
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	1.77	16.87	16	1.40	20.37	14	2.35	20.06	15	1.37	20.43	12	1.58	20.88	14
Total debt / Equity capital	1.48	11.60	27	1.14	14.50	27	1.96	14.41	25	1.04	14.31	28	1.24	14.69	32
Total debt + notes payable to subs that issued TPS / Equity capital	1.48	13.82	17	1.14	16.78	16	1.96	16.67	17	1.04	16.36	15	1.24	17.10	15
Total debt + Loans guaranteed for affiliate / Equity capital	1.48	11.69	27	1.14	14.81	27	1.96	14.68	25	1.04	14.56	28	1.24	15.14	32
Total debt / Equity capital – excess over fair value	1.48	11.71	27	1.14	14.64	27	1.96	14.52	25	1.04	14.51	28	1.24	14.81	32
Long-term debt / Equity capital	1.48	11.05	27	1.14	13.39	27	1.96	13.56	25	1.04	13.04	29	1.24	13.37	32
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	100	39.10	96	1.73	29.33	25	4.20	34.67	24	0.22	28.44	27	0.32	28.63	29
Double Leverage															
Equity investment in subs / Equity capital	100.09	103.07	39	99.80	103.11	30	99.94	102.81	33	99.83	103.22	31	99.76	103.10	34
Total investment in subs / Equity capital	100.09	108.26	30	99.80	110.49	17	99.95	110.16	22	99.84	111.07	19	99.76	112.48	23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.25	39	-0.01	0.67	33	0	0.47	32	-0.01	0.36	32	-0.01	0.35	34
Equity investment in subs – equity cap / Net income-div (X)	0	0.83	4		3.93			1.82			1.22				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.33	138.64	34	102.22	143.95	37	102.89	136.59	34	106.53	177.68	26	104.64	162.34	26
Cash from ops + noncash items + op expense / Op expense + dividend	97.19	130.64	33	101.55	154.33	34	106.20	147.24	26	111.45	190.27	22	111.68	174.91	23
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.66	103.17	40	100.34	148.07	46	105.35	134.08	42	106.99	116.34	45	108.85	103.19	63
Pretax operating income + interest expense / Interest expense	3,668.37	1,479.01	87	35,917.29	2,733.67	93	15,276.94	2,016.32	93	6,021.50	1,968.54	87	15,698.24	2,898.75	91
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,668.37	1,667.11	86	35,917.29	1,374.36	97	15,276.94	1,539.23	96	6,021.50	1,632.83	91	15,698.24	1,369.37	98
Dividends + interest from subsidiaries / Interest expense + dividends	157.73	153.06	61	108.69	169.52	39	120.81	150.43	43	144.81	210.80	31	116.32	188.90	27
Fees + other income from subsidiaries / Salary + other expenses	10.65	12.78	70	20.72	15.95	69	16.96	13.95	69	18.13	16.52	67	20.40	16.08	68
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.27	3.64	13	-0.21	3.69	16	-0.35	3.85	14	-0.30	2.64	21	-0.30	2.61	21
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	115.53	78.46	79	99.34	73.92	71	100.55	81.10	74	99.67	57.84	82	97.97	57.26	83
Dividends declared / Net income	4.37	25.30	13	70.24	60.26	67	21.12	42.29	21	12.08	33.08	14	34.73	27.33	65
Net income – dividends / Average equity.....	33.75	9.64	97	4.90	1.15	79	17.55	4.14	97	14.07	6.46	94	10.99	7.33	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	161.56	139.49	65	108.99	166.94	44	121.60	132.17	50	147.27	178.13	43	117.08	157.73	36
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	161.56	193.08	57	108.99	205.70	34	121.60	174.85	35	147.27	260.40	30	117.08	215.26	20
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	6.84	36.56	21	72.33	82.59	46	24.53	60.28	20	16.84	66.55	14	38.65	60.71	27
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0.31	0.90	77	1.23	3.18	74	0.77	1.47	76	0.99	1.55	76	1.08	1.88	75
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	7.15	38.35	19	73.56	98.26	44	25.30	62.88	18	17.83	69.36	13	39.73	63.43	26
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.95	67.82	53	98.09	66.84	62	96.50	69.76	58	93.46	67.32	52	96.80	65.18	64
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	4.31	2.08	81	1.67	2.32	76	3.02	1.87	79	5.52	1.81	81	2.70	2.01	77
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.26	81.78	60	99.76	81.90	60	99.52	82.20	69	98.98	78.80	63	99.50	74.20	69
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0.77	0.02	94	0.23	0.04	91	0.46	0.02	94	0.87	0.06	92	0.37	0.03	92
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.77	6.48	58	0.23	6.25	58	0.46	4.70	55	0.87	7.29	50	0.37	7.64	49
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12